

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Amity May Knight  
 Debtor

Case No. 13-20526-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Violet  
 Form ID: B91NEW

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jan 16, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2014.

db	+Amity May Knight, 124 S. 14th Street, Quakertown, PA 18951-1149
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
13202796	+Demetrios Tsarouhis Esg., 21 S. 9th St., Allentown, PA 18102-4861
13202797	+Equifax Credit Information Services, Inc., P.O. Box 740256, Atlanta, GA 30374-0256
13202798	+Experian, P.O. Box 9701, Allen, TX 75013-9701
13202799	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
13202802	+Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
13202804	+Jonathan R. Knight, 442A State Street, East Greenville, PA 18041-1702
13202805	+Main Street Acquisitions, 78 Okner Parkway, Livingston, NJ 07039-1604
13202807	+Transunion Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016-1000
13202808	Union Plus Credit Card, Card Services, P.O. Box 60501, City Of Industry, CA 91716-0501
13202809	+UnionPlus Credit Card, Card Services Inc Attn Exception Dept., 2012 Corporate Lane, Suite 106, Naperville, IL 60563-9663
13202810	+Weber Gallagher Simpson Stapleton LLP, 2000 Market St., 13th Floor, Philadelphia, PA 19103-3204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: mwglaw@msn.com Jan 17 2014 02:00:24 MICHAEL W. GALLAGHER, Plymouth Greene Office Campus, 1000 Germantown Pike, Suite A-1, Plymouth Meeting, PA 19462
smg	E-mail/Text: bankruptcy@phila.gov Jan 17 2014 02:01:33 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2014 02:00:48 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 17 2014 02:01:17 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 17 2014 02:01:01 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13202789	+EDI: BANKAMER.COM Jan 17 2014 01:43:00 Bank Of America, P.O. Box 15222, Wilmington, DE 19886-5222
13202788	+EDI: BANKAMER.COM Jan 17 2014 01:43:00 Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019
13202790	+EDI: HFC.COM Jan 17 2014 01:43:00 Beneficial Finance, P.O. Box 4153-K, Carol Stream, IL 60197
13202791	+E-mail/Text: banko@berkscredit.com Jan 17 2014 02:00:31 Berks Credit And Collections Inc., P.O. Box 329, Temple, PA 19560-0329
13202792	E-mail/Text: jdechnik@quakertownboro.com Jan 17 2014 02:00:33 Borough Of Quakertown, Quakertown Utility Department, 35 N. 3rd St., Quakertown, PA 18951-1376
13202794	EDI: CAPITALONE.COM Jan 17 2014 01:43:00 Capital One, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
13202793	+EDI: CAPITALONE.COM Jan 17 2014 01:43:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13202795	+EDI: CAPITALONE.COM Jan 17 2014 01:43:00 Capital One Bank N.A., Jonathan W. Witter, President, 1680 Capital One Drive, McLean, VA 22102-3407
13202800	+EDI: HFC.COM Jan 17 2014 01:43:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
13202801	+EDI: HFC.COM Jan 17 2014 01:43:00 HSBC Bank, P.O. Box 3425, Buffalo, NY 14240-3425
13202803	EDI: IRS.COM Jan 17 2014 01:43:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
13202806	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2014 02:00:48 PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2014

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Violet  
Form ID: B91NEW

Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2014 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
MICHAEL W. GALLAGHER on behalf of Debtor Amity May Knight mwglaw@msn.com, mwglaw@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Pennsylvania

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

The debtor(s) listed below filed a chapter 13 bankruptcy case on 12/3/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amity May Knight  
124 S. 14th Street  
Quakertown, PA 18951

Case Number: 13-20526-sr	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5703
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Attorney for Debtor(s) (name and address): MICHAEL W. GALLAGHER Plymouth Greene Office Campus 1000 Germantown Pike Suite A-1 Plymouth Meeting, PA 19462 Telephone number: (484)679-1488	Bankruptcy Trustee (name and address): FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606 Telephone number: 610-779-1313
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**Meeting of Creditors**

Date: **February 14, 2014**

Time: **10:00 AM**

Location: **#B104 – Lower Level, 111 S. Independence Mall East, Philadelphia, PA 19106**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **5/15/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **6/1/14**

**Financial Management Training**

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 13, a debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 no later than the last payment made by the debtor as required by the plan. Failure to file the Certification will result in the case being closed without entry of a discharge

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Dischargeability or to Challenge Certain Debts: 4/15/14**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. This plan proposes payment to the trustee of \$1.00 per month for 60 months.

The hearing on confirmation will be held:

Date: **3/26/14**, Time: **10:00 AM**, Location: **Courtroom #4, 900 Market Street, Philadelphia, PA 19107**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

900 Market Street  
Suite 400  
Philadelphia, PA 19107  
Telephone number: (215)408-2800

**For the Court:**

Clerk of the Bankruptcy Court:  
Timothy B McGrath



## EXPLANATIONS

**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B10") can be obtained at the United States Courts Websites: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms</a> ) or you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.  <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices